

App. Serial No.: 09/760,271
Atty. Docket No.: 0013-011P1

IN THE CLAIMS

Please amend the claims as follows:

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1. (currently amended) A computer system for verifying a commercial transaction between a user with credit card information an account-holder and a merchant, said computer system comprising:

a processing unit for processing data and code; and

a memory device memory for storing said data and said code, said data and said code comprising

said code including a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request, said transaction approval request including information to identify an a complete account number associated with said account-holder associated with said credit card information,

said data including at least one pre-verification condition criteria associated with said account-holder, said pre-verification condition defining a pre-verified circumstance when account-holder verification is not needed, and

said code further including an authorization module responsive to said transaction approval request and operative to compare said transaction approval request with said at least one pre-verification condition criteria, to verify said transaction approval request without account-holder verification if said at least one pre-verification condition criteria is satisfied, and to verify said transaction approval request with said account-holder if said at least one pre-verification condition criteria is not satisfied, and

an account-holder communication module operative to enable the account-holder to set said pre-verification condition, so that said account-holder can specify the circumstances when account-holder verification is not needed.

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2. (currently amended) A computer system according to Claim 1, wherein:
said at least one pre-verification condition criteria includes a plurality of pre-
verification conditions criteria; and
said authorization module is operative to verify said transaction approval request if at
least one of said plurality of pre-verification conditions criteria is satisfied.
3. (currently amended) A computer system according to Claim 1, wherein:
said at least one pre-verification condition criteria includes a plurality of pre-
verification conditions criteria; and
said authorization module is operative to verify said transaction approval request only
if all of said plurality of pre-verification conditions criteria are satisfied.
4. (canceled)
5. (currently amended) A computer system according to Claim 1, wherein said further
comprising an account-holder communications module is operative to:
receive a connection request from said account-holder;
establish a connection with said account-holder;
authenticate said account-holder;
present at least one of said at least one pre-verification condition criteria to said
account-holder; and
receive modification instructions for said one of said at least one pre-verification
condition criteria from said account holder.
6. (currently amended) A computer system according to Claim 5, wherein, prior to
receiving said modification instructions from said account-holder, none of said pre-verification
condition is not criteria can be satisfied by said transaction approval request.
7. (currently amended) A computer system according to Claim 1, wherein said pre-
verification condition includes criteria include at least one merchant identifier.

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8. (original) A computer system according to Claim 7, wherein said authorization module, responsive to receipt of said transaction approval request, is operative to:

compare said merchant transmitting said transaction approval request with each of said merchant identifiers; and

verify said transaction approval request if said merchant sending said transaction approval request is identified by one of said merchant identifiers.

9. (currently amended) A computer system according to Claim 1, wherein said pre-verification condition includes criteria include a maximum pre-verified purchase price.

10. (currently amended) A computer system according to Claim 9, wherein said authorization module, responsive to receipt of a transaction approval request is operative to:

compare a purchase price contained within said transaction approval request with said ~~maximum~~ pre-verified purchase price; and

verify said transaction approval request if said purchase price contained within said transaction approval request is less than said ~~maximum~~ pre-verified purchase price.

11. (currently amended) A computer system according to Claim 1, wherein said pre-verification condition includes criteria include a begin date and an end date.

12. (original) A computer system according to Claim 11, wherein said authorization module, responsive to receipt of said transaction approval request, is operative to:

compare a purchase date contained within said transaction approval request with said begin date and said end date; and

verify said transaction approval request if said purchase date falls between said begin date and said end date.

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13. (currently amended) In a computer system, a method for verifying a commercial transaction between a user with credit card information ~~an account holder~~ and a merchant, said method comprising:

storing at least one pre-verification condition for an criteria associated with said account-holder associated with said credit card information, said pre-verification condition defining a pre-verified circumstance when account-holder verification is not needed;

receiving a transaction approval request from said merchant, said transaction approval request including information to identify a complete account number associated with said account-holder;

comparing said transaction approval request to said pre-verification condition criteria; verifying said transaction approval request without account-holder verification if said pre-verification condition is criteria are met; and

verifying said transaction approval request with said account-holder if said pre-verification condition is criteria are not met.

14. (currently amended) A method according to Claim 13, wherein:

said step of storing at least one pre-verification condition criteria includes storing a plurality of pre-verification conditions criteria; and

said step of verifying said transaction approval request includes verifying said transaction approval request if at least one of said pre-verification conditions criteria is satisfied.

15. (currently amended) A method according to Claim 13, wherein:

said step of storing at least one pre-verification condition criteria includes storing a plurality of pre-verification conditions criteria; and

said step of verifying said transaction approval request includes verifying said transaction approval request only if all of said pre-verification conditions criteria are satisfied.

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16. (currently amended) A method according to Claim 13, wherein said at least one pre-verification condition criteria is determined by said account-holder.

17. (currently amended) A method according to Claim 13, further comprising:
establishing a connection with said account-holder;
authenticating said account-holder; and
allowing said account-holder to modify said pre-verification condition criteria associated with said account-holder.

18. (currently amended) A method according to Claim 17, wherein, ~~none~~ of said pre-verification condition is not criteria can be satisfied prior to modification by said account-holder.

19. (currently amended) A method according to Claim 13, wherein said pre-verification condition criteria includes at least one merchant identifier.

20. (currently amended) A method according to Claim 19, wherein:
said pre-verification condition criteria includes a plurality of merchant identifiers;
said transaction approval request is verified if said merchant is identified by one of
said plurality of merchant identifiers.

21. (currently amended) A method according to Claim 13, wherein said pre-verification condition criteria includes a pre-verified purchase price.

22. (original) A method according to Claim 21, wherein said transaction approval request is verified if a purchase price identified in said transaction approval request is less than said pre-verified purchase.

23. (currently amended) A method according to Claim 13, wherein said pre-verification condition criteria includes at least one pre-verification date.

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24. (currently amended) A method according to Claim 23, whercin:
said pre-verification condition criteria includes at least one pair of pre-verification
dates; and
said transaction approval request is verified if a transaction date included in said
transaction approval request falls between said pre-verification dates.

25. (original) A computer-readable medium having code embodied therein for causing
an electronic device to perform the method of Claim 13.

26. (original) A computer-readable medium having code embodied therein for causing
an electronic device to perform the method of Claim 14.

27. (original) A computer-readable medium having code embodied therein for causing
an electronic device to perform the method of Claim 15.

28. (original) A computer-readable medium having code embodied therein for causing
an electronic device to perform the method of Claim 16.

29. (original) A computer-readable medium having code embodied therein for causing
an electronic device to perform the method of Claim 17.

30. (original) A computer-readable medium having code embodied therein for causing
an electronic device to perform the method of Claim 18.

31. (original) A computer-readable medium having code embodied therein for causing
an electronic device to perform the method of Claim 19.

32. (original) A computer-readable medium having code embodied therein for causing
an electronic device to perform the method of Claim 20.

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33. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 21.

34. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 22.

35. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 23.

36. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 24.

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